



Docket No.: 1986.002.00-US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Errol O. KENDALL et al.

Customer No.: 30827

Application No.: 09/756,906

Confirmation No.: 6340

Filed: January 10, 2001

Art Unit: 3693

For: **SYSTEM FOR APPRAISING A
FINANCIAL PRODUCT**

Examiner: Thu Thao Havan

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Sir:

In response to the Office Action dated January 10, 2008, please find enclosed a Response to the patent application identified above as follows:

INTRODUCTORY COMMENTS

A Listing of the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.